

**Information to identify the case:**

Debtor 1	<b>Thomas J. Smith</b>	Social Security number or ITIN	<b>xxx-xx-5555</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	<b>Eastern District of Virginia</b>	Date case filed in chapter	<b>13 5/1/19</b>
Case number:	<b>19-11435-KHK</b>	Date case converted to chapter	<b>7 7/17/19</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Thomas J. Smith	
2. All other names used in the last 8 years		
3. Address	6609 Castle Knoll Drive Clifton, VA 20124	
4. Debtor's attorney Name and address	Nathan A. Fisher Fisher-Sandler, LLC 3977 Chain Bridge Road, #2 Fairfax, VA 22030	Contact phone (703) 691-1642 Email: <a href="mailto:Fbarsad@cs.com">Fbarsad@cs.com</a>
5. Bankruptcy trustee Name and address	H. Jason Gold Nelson Mullins Riley & Scarborough LLP 101 Constitution Avenue, N.W. Suite 900 Washington, DC 20001	Contact phone (202) 712-2800 Email: <a href="mailto:jason.gold@nelsonmullins.com">jason.gold@nelsonmullins.com</a>

For more information, see page 2 &gt;

Debtor **Thomas J. Smith**

Case number **19-11435-KHK**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	200 South Washington Street Alexandria, VA 22314  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 703-258-1200	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: July 18, 2019
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 26, 2019 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Judge Kindred's Courtroom, U.S. Bankruptcy Court, 3rd Floor, 200 South Washington St., Courtroom III, Alexandria, VA 22314</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: October 25, 2019</b>          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

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Case number **19-11435-KHK**

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://bankruptcynotices.uscourts.gov">bankruptcynotices.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i>	
<b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Thomas J. Smith  
 Debtor

Case No. 19-11435-KHK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: palaciosl  
 Form ID: 309A

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Jul 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2019.

db	+Thomas J. Smith, 6609 Castle Knoll Drive, Clifton, VA 20124-1622
aty	+Darrelyn Shanae Thomas, RAS Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
aty	+David A. Rosen, RAS Crane, LLC, 11900 Parklawn Drive, Suite 310, Rockville, MD 20852-2893
aty	+Lauren Virginia French, BWV Law Group, LLC, 8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833
cr	+FIRST TENNESSEE BANK NATIONAL ASSOCIATION SUCCESSO, BWV Law Group LLC, 8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833
cr	+The Bank of New York Mellon, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14838732	First Tennessee Bank, P.O. Box 132, Memphis, TN 38101-0132
14857391	+First Tennessee Bank National Association, c/o BWV Law Group, LLC, 6003 Executive Blvd., Suite 101, Rockville, MD 20852-3813
14838734	+Mr. Cooper, P.O. Box 619097, Dallas, TX 75261-9097
14864475	+Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
14838735	+Office of the U.S. Trustee, 1725 Duke St., Ste. 650, Alexandria, VA 22314-3489
14838736	Quest Diagnostics, P.O. Box 64797, Baltimore, MD 21264-4797
14902299	+Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: Fbarsad@cs.com Jul 19 2019 03:42:20 Nathan A. Fisher, Fisher-Sandler, LLC, 3977 Chain Bridge Road, #2, Fairfax, VA 22030
tr	+EDI: FHJGOLD.COM Jul 19 2019 07:13:00 H. Jason Gold, Nelson Mullins Riley & Scarborough LLP, 101 Constitution Avenue, N.W., Suite 900, Washington, DC 20001-2133
14838733	+E-mail/Text: BANKRUPTCY@INOV.A.ORG Jul 19 2019 03:46:10 Inova Fairfax Hospital, P.O. Box 37019, Baltimore, MD 21297-3019

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2019 at the address(es) listed below:

Darrellyn Shanae Thomas	on behalf of Creditor	The Bank of New York Mellon dthomas@rascrane.com
David A. Rosen	on behalf of Creditor	The Bank of New York Mellon darosen@rascrane.com,
davidrosen49@hotmail.com		
H. Jason Gold	jason.gold@nelsonmullins.com,	
	VA19@ecfcbis.com;jgold@ecf.epiqsystems.com;hjg@trustesolutions.net;robert.ours@nelsonmullins.com;	
	lori.stewart@nelsonmullins.com;alex.reilly@nelsonmullins.com	
John P. Fitzgerald, III	ustpregion04.ax.ecf@usdoj.gov	
Lauren Virginia French	on behalf of Creditor	FIRST TENNESSEE BANK NATIONAL ASSOCIATION
	SUCCESSOR THROUGH MERGER WITH FIRST HORIZON HOME LOAN CORPORATION	lauren.french@bwv-law.com,
		bkvaecfupdates@bwv-law.com;laurenfrenchesq@gmail.com
Nathan A. Fisher	on behalf of Debtor Thomas J. Smith	Fbarsad@cs.com, barsad@aol.com
Thomas P. Gorman	ch13alex@gmail.com,	tgorman26@gmail.com

TOTAL: 7